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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Secured Creditor

In re:

Gregory Kemp, Valerie James-Kemp,

Debtors.

Order Filed on August 3, 2020 by Clerk **U.S. Bankruptcy Court**

District of New Jersey

Chapter: 13

Case No. 19-29304-ABA

Hearing Date: July 21, 2020

Judge: Andrew B. Altenburg Jr.

ORDER CONDITIONALLY GRANTING RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 3, 2020

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

Debtor: Gregory Kemp and Valerie James-Kemp

Case No.: 19-29304-ABA

Caption of Order: ORDER CONDITIONALLY GRANTING RELIEF FROM THE

AUTOMATIC STAY

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2006-25 ("Creditor"), and whereas the post-petition arrearage was \$23,665.60 as of July 14, 2020, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **913 Easy Street, Millville, New Jersey 08332** ("Property") provided that the Debtors comply with the following:
 - a. On or before September 9, 2020, the Debtors shall cure the entire post-petition arrearage by tendering the same directly to Creditor;
 - b. The Debtors shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
- 2. The Debtors will be in default under this Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in the above paragraphs.
- 3. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court, as well as a proposed order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

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4. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 to be paid as an administrative claim.